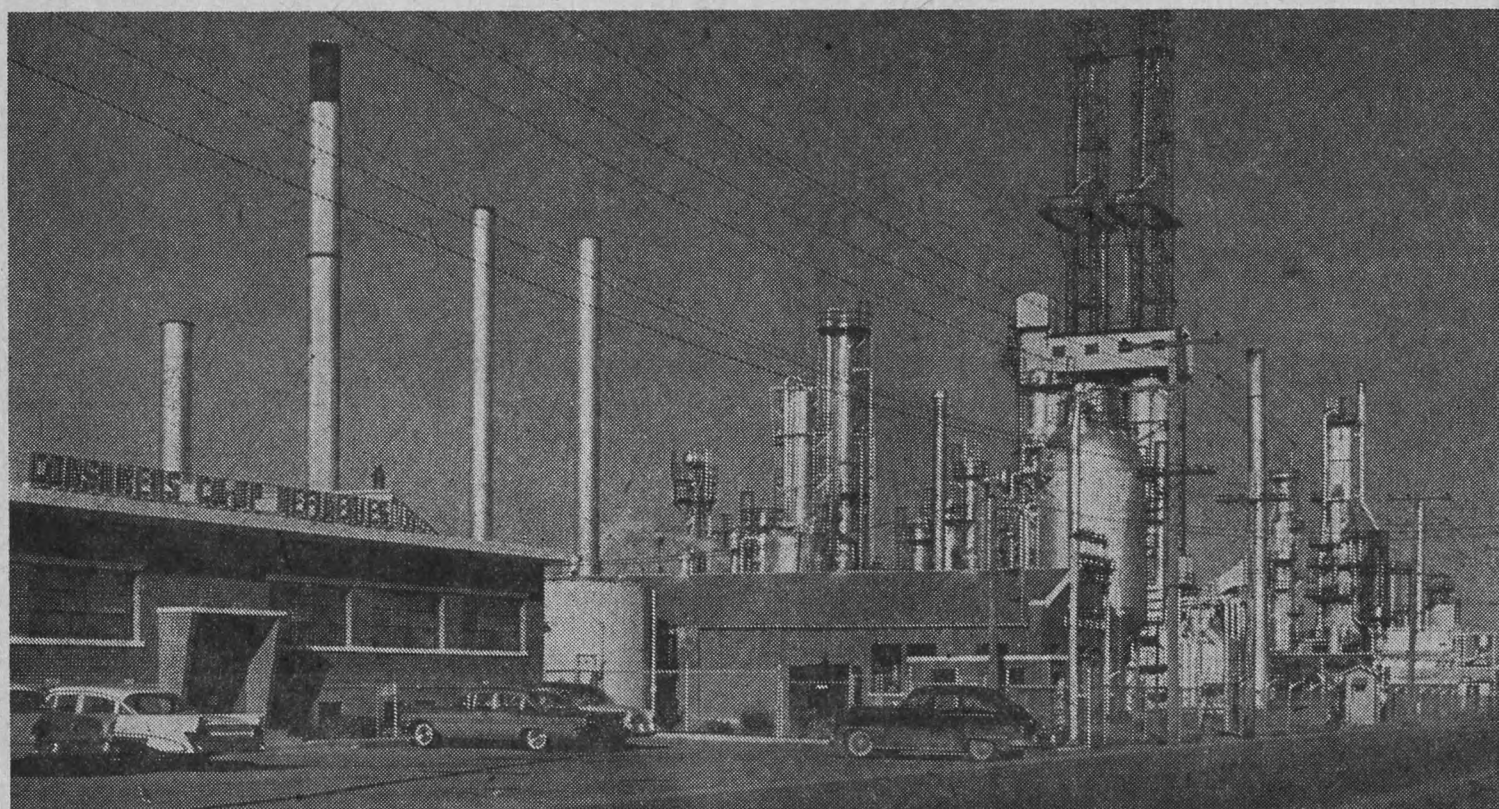


# THE Organized FARMER

G-35



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1961

XX, No. 10

GENERAL SCIENCES

October, 1961



# 50,000 FARMERS

*guide U.G.G. policy*

Early in November over 300 delegates representing more than 50,000 farmer members will assemble at Calgary to attend the fifty-fifth Annual Meeting of UNITED GRAIN GROWERS LIMITED.

Each member is attached to one of the 322 U.G.G. Locals into which the membership is grouped. Members elect their Local Boards which serve as advisory bodies to assist the Company and promote its interests.

At Calgary delegates will review the Company's operations for the past year . . . elect new directors and decide on policies to be followed for the current season.

Each Local elects its own delegate to attend the Annual Meeting — the views of each Local are considered in formulating policies and reaching decisions.

Since the formation of this farmers' co-operative in 1906, affairs of the U.G.G. have been conducted in this manner. For farmers own the U.G.G. . . . and farmers control its operations!

Delegates' expenses are paid by the Company to ensure full representation of the membership. No other co-operative brings together so large a number of delegates — in proportion to membership — to direct and control Company operations in the interest of farmers.

**ANY FARMER WHO DELIVERS GRAIN TO A U.G.G. ELEVATOR  
MAY BECOME A U.G.G. MEMBER BY PURCHASE OF A  
MEMBERSHIP SHARE AT A COST OF \$5.00.**

## *United Grain Growers Ltd.*

*"Serving Western Farmers Since 1906"*



## The Organized Farmer

EDITOR \_\_\_\_\_ ED NELSON

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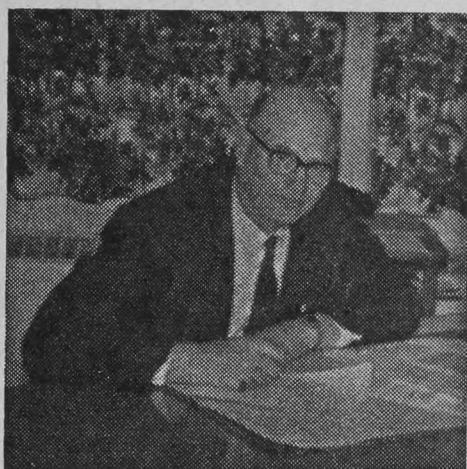
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FARMERS' UNION OF ALBERTA  
Edmonton, Alberta, Canada



Co-op Press Ltd., Edmonton, Alberta

Vol. XX      October, 1961      No. 10



Ed Nelson

## President's Report

Last month we produced four tables, originally prepared by Professor Sol Sinclair of Manitoba for the Farm Leaders Conference, held in Banff this spring. It was my hope that publishing these tables might result in two things. First I hoped that Locals and members would study them so they might get a clearer picture of the farmer's position in our society. Secondly, it might spark some genuine thinking about what we might accomplish by organized planning. Since then, the Dairy Farmers of Canada have announced a plan for instituting planned production in the dairy industry. This plan emphasizes the uselessness of producing something that cannot be marketed to the advantage of the producer. We also have an example of how narrow the line between surplus and necessary volume really is. It also shows how the attitude toward price changes. For example feed barley has increased in value from 93c to over \$1.30 Fort William. This lends emphasis to the fact that the producer can acquire higher prices for products tailored to the needs of the market. Whether or not

farmers can tailor their production to fit this need, is something only experience will determine.

At the A.F.A. board meeting this month a picture of the broiler and turkey business was unfolded. It showed what happens to people in any industry when they do not make the necessary adjustments in that business. As little as ten years ago, small farmer producers could have virtually taken over control of all the broiler and turkey production as well as egg production in Alberta, using their own poultry co-operative as the handling and marketing medium. It would have required a planning of production either by contract or quota so that we could have provided continuity of supply and an improvement of quality. (There is no evidence to substantiate the claim that "bigness" alone makes for cheaper production.) Since we did little or nothing about it, we now have a situation which sees our poultry co-op pitted against large private enterprise for control of production of these commodities. The final result will be that the average producer will no longer be a producer and his only concern will be whether or not the little money he has invested in his co-op will earn some interest.

Again, I am not saying these things are right or wrong. I am saying, if we wish to remain in business we must take a hand in the planning. If we leave it to the whims of capital and economics we will be out of business.

At a two-day seminar at Banff this week, attended by about 40 people, a picture of what small people might do with the money they have, by pooling it with their neighbors in a central credit union or co-op bank, was very clearly drawn. The old saying attributed to some person in recent times, "He who controls the credit of a nation controls that nation's destiny", would seem to be all too true. If farmers are to "control their destiny" I am sure they can do it better if they will study the possibilities of controlling their own credit and investment needs, in their own institutions. This would include insurance as well as credit and deposits.

\* \* \*

Prairie farm organizations met with Agriculture Minister Hamilton in Regina in mid-September, and discussed the immediate farm needs. We had a fair indication that Western farmers would get the acreage payment again. Whether any more assistance will be forthcoming will not be clear till the new year. Mr. Hamilton did say that, from a statistics point of view, farm income will not show an appreciable decline till next year when he expects it to show a deficit of

## I Am A Consumer

Author Unknown

I am a consumer, I must have goods and services in order to live. I pay for these with my dollars. I alone decide where and how I shall do my spending.

To myself, I owe the duty of spending my dollars wisely, for I can spend away my freedom. I can be a servant or a master of my own destiny according to my own acts.

I live in a world where most men are divided against one another in a struggle for profits. If I spend my money in a business place operated for profit, I am but a part of a system for building profits for others—a mere servant of the business.

And it is the spending of people that builds giants and leads to monopoly—concentrations of wealth, power and control in the hands of a few to be used to draw greater yields from the consumers.

My other choice is to clasp hands with my neighbours so that we, together, might own and control our own business which shall be our servant and we its masters.

This shall make us men who are truly free, and we shall not be divided against one another, but shall share a more abundant life in harmony.

These are my two choices. I can be a master, or I can be a servant. I am a consumer and have helped to build all business, but only through Co-operation am I the master of what I have helped to build.

at least 500 million dollars.

The livestock picture seems to indicate that the person able to carry over his breeding stock can expect a continuing strong price for feeders and finished product. The most important crisis will come this fall if too many cattle are liquidated because of feed shortage, especially if marketing becomes disorderly. Fortunately the North America beef picture is one of supply barely able to keep up with requirement.

### COVER

#### THE CO-OP REFINERY AT REGINA

In 1932 it started with \$32,000 capital and made a savings of nearly \$30,000 the first year.

In 1960, this multi-million dollar plant processed over 4½ million barrels of crude oil and sold 141 million gallons of petroleum fuel which was nearly ¼ of Saskatchewan sales.



## Will Chartered Banks Regret Their Plunge Into the Spotlight?

by BRUCE MACDONALD  
Globe and Mail Reporter

OTTAWA — Finance Minister Donald Fleming's belated acceptance of the Government's responsibility for the monetary policy of the Bank of Canada has removed one of the most pressing issues to be resolved by the proposed Royal commission on financial organization in Canada. But there remains a host of other wide-ranging questions, not the least of which is the position of Canada's chartered banks.

Twenty-seven years ago, in the middle of the depression, a past president of the Canadian Bankers' Association, Sir Edmund Walter, was able to tell a parliamentary committee that selfishness was the basis of a bank's relations with the public, the chief duty of a bank's officers being to earn dividends for its shareholders.

Ten years later, the new president of the association S. W. Wedd, exhibited a remarkable change in attitude when he maintained that the chartered banks had come to look on themselves as quasi-public servants.

The new conscience of the chartered banks was illustrated by another president of the association, T. H. Atkinson, 10 years after that, when he indicated to a parliamentary committee that the banks had reduced interest payments on deposits, at a time when interest rates generally were falling, because the banks were rather embarrassed by the healthy profits they were piling up.

The chartered banks are indeed quasi-public institutions, more so than most persons seem to realize. The banks operate in a highly restricted field, with a charter from Parliament, and are granted a unique privilege, the right to create credit. Where other institutions must borrow from Peter to pay Paul, the banks, subject to certain restrictions, may provide a loan to Paul with the mere stroke of a pen. Or they may lend money to the Federal Government by the only slightly different process of buying its bonds.

The Bank of Canada, as a federal agency, is in charge of determining the monetary policy to be followed in the country. It puts that policy into effect, however, largely by pulling levers that indirectly manipulate the financial positions of the chartered banks.

By buying bonds in the open market, the central bank can put more cash into the hands of the chartered banks, and for every dollar in additional cash

received by the system, the banks may increase the totals of their loans and holdings of bonds and other assets by \$12. Sales of bonds by the central bank tend to contract the lending ability of the chartered banks in the same way.

The cash reserves of the chartered banks, and in turn their ability to increase their assets by expanding loans and purchasing securities, are determined largely by the central bank.

During the past decade, there has been a steady expansion in the money supply. It has provided the credit required for an expanding economy, and, more recently, the credit to finance the deficits of the Federal Government and at the same time provide a stimulus to a lethargic economy.

The chartered banks have benefitted gratuitously from the continuous expansion in the money supply, regardless of the reasons for it, since it has led to a constant increase in their assets, their returns in interest payments, and their profits.

Despite the public character of the chartered banks, it is impossible to discover their real profits, because they are permitted to transfer undisclosed sums of untaxed earnings to an inner reserve, the size of which is secret. If there ever was any justification for maintaining this secrecy, it would appear long since to have disappeared.

If the true profits of the banks are not known, the total of their dividend payments is. Between 1955 and 1960, profits dispersed to shareholders steadily increased through both boom and recession. The annual total more than doubled, as it climbed from \$26,000,000 to \$54,000,000. The shareholders equity in the banks, out of retained earnings, also doubled — from \$15,000,000 to \$30,000,000.

Although the banks are almost public utilities, there is no public control over the interest rates they charge, other than the theoretical statutory maximum of 6 per cent.

The interest rates of less than 6 per cent that they charge on loans are not influenced by competition, since rates are set by the banks in consort, a method that apparently is permissible under the Combines Investigation Act.

The banks, arguing that establishment of rate individually would lead to ruinous competition have always preferred the assumption that whatever rate they decide is good for themselves is good for the public.

This assumption was disputed by the minister of finance, in a meeting with the presidents of the chartered banks. In April, 1959, the banks increased

## SPARE FAN BELT VITAL TO TRIP

A fan belt is a small, inexpensive appendage to the working body of an automobile. Try to drive without it! This tough, sinewy little belt of rubber and fabric is doing a giant job under the car's hood. Generator, fan and cooling system depend on it. If it fails (and it can), a vehicle's lights, heat and power can fail with it. The Canadian Highway Safety Council urges every motorist to carry a spare fan belt, always.

From the Rubber Association of Canada, the Council learns that a fan belt gets extra work to do in summer driving. It's muscles can be flexed so much that it is strained, or slips a little, or fails completely under stress. The cost of replacement is small — if the failure occurs near a garage. A spare belt costs far less than a night service call, a towing charge or a missed appointment.

Neither CHSC nor RAC suggest a car become a travelling parts depot, but they do suggest a spare fan belt can be as vital as a spare tire.

their prime lending rate from 5½ to 5¾ per cent, while interest rates generally were swiftly climbing to a post-war peak.

Although there has been a drop in interest rates since that time, the banks continued, until recently, to maintain the prime rate at the same high level. It was only at the urging of Mr. Fleming that they agreed to a reduction of one-quarter of one per cent.

The banks stopped providing funds for National Housing Act mortgages when the rate went to 6¼ per cent, on the ground they were prohibited under the Bank Act from lending at more than 6 per cent. While they preferred to ignore the exemption clearly provided under the act for housing mortgages, they have continued to pour out money for consumer loans at rates of nearly 11 per cent, a type of lending which, for years, most banks argued was illegal.

If the Royal Commission did no more than consider the position of the chartered banks in today's Canadian economy, it could find enough issues of importance to justify its existence. The banks themselves might have some reason to regret the part they played in hurrying the decision to appoint such a commission.

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Secretary — Mrs. Pansy Molen.

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## THE BASIC HERD

by G. W. AMBROSE

For income tax purposes farmers may elect to complete their income on a cash basis. This means they must include in income all proceeds from sale of livestock. From this income may be deducted all amounts paid in the purchase of livestock. Where livestock is bought and sold at a profit the net gain is subject to tax. Most farmers file income tax returns on this basis. However, some farmers have acquired livestock under circumstance which prohibited deduction as an allowable expense. The tendency of the department is to regard this class of livestock as a capital asset and the proceeds of sale exempt from taxation.

A taxpayer who is engaged in the business of the production for sale of livestock products and maintains a permanent herd of cattle, horses, sheep or swine for that purpose may have such a herd approved as a "Basic Herd" and the proceeds from this sale of such a herd exempted from tax.

### HOW TO DETERMINE

#### A BASIC HERD:

The number of animals in a "Basic Herd" cannot at any time be greater than the number of animals on hand.

Animals purchased for feeder oper-

## Gordon L. Harrold Appointment Announced

Appointment of G. L. Harrold of Calgary to the national productivity council was announced by Trade Minister Hees.

Mr. Harrold is chairman of the Alberta Wheat Pool and will represent primary industry and agriculture on the council. He fills the vacancy created by the death of the late J. E. Brownlee, also of Calgary.

ations may not be included in a "Basic Herd".

The "Basic Herd" will be determined as the number of animals or their replacements which the taxpayer can establish to have acquired by:—

- (a) Gift;
- (b) Inheritance, provided the animals inherited have been included in income as reported for the deceased.
- (c) Purchase, provided that no part of the cost has been deducted as an operational expense.

(d) Inventory December 31, 1940 — provided the inventory has never been less during 1940 to date.

A "Basic Herd" once approved may be increased by the addition of animals acquired as in (a), (b) or (c) above and by natural increase represented by mature animals provided that the fair

market value of such animals is added to income of the year in which the animals attain maturity.

For "Basic Herd" purposes cattle are mature in the year they reach the age of two years; horses, three years; sheep and swine, one year and in enumerating an inventory two immature animals count as one mature. For example:—

#### Inventory

2 bulls	2 mature
40 cows	40 mature
20 2-year-olds	20 mature
30 calves	15 mature equivalent

Total 77 equivalent

A cow sold with "calf at side" would count as one animal.

The principle of a "Basic Herd" presupposes a permanent herd an continuity of operation and in a dispersal, the "Basic Herd" is sold last so that as long as the total number of animals on hand is equal to or greater than the number in the "Basic Herd" there is no capital recovery. When at last the "Basic Herd" or part of it is sold the proceeds are not included in income to tax.

If you have any questions please write and we will be more than happy to assist you in any way possible.





## ALBERTA'S RADIATOR HEADQUARTERS

- IF — YOUR RADIATOR LEAKS OR OVERHEATS.
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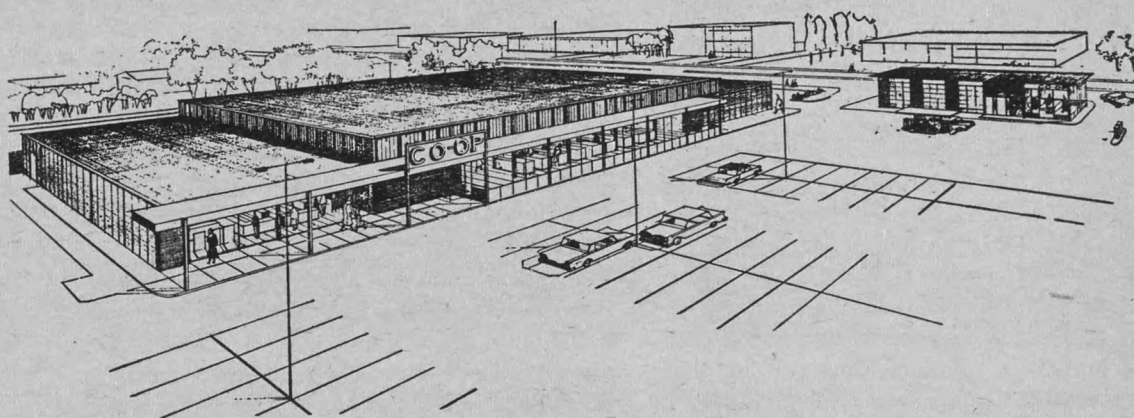
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(Please say you saw it in The Organized Farmer)

## Co-op Shopping Centre Opening Will Be Spectacular



Weather permitting, the "Premiere" opening of the Edmonton Co-op "Million Dollar — One Stop" Shopping Centre, will be one of the most colourful opening productions ever witnessed in the City of Edmonton. This will take place from 7 p.m. to 12 midnight on Wednesday, October 11th. Then the doors will swing wide open for business at 9 a.m. on Thursday morning, October 12th.

### THE PROGRAM:

- The opening activities will be heralded with a magnificent fireworks display starting at 7 p.m., which will last for one half hour, and no doubt will be seen for miles around. During that time, a colorful parade, led by a platoon of majorettes, clowns, and one of the city's finest brass bands, will be followed by a series of co-op vehicles, which will march up 82nd Street from 118th Avenue and arrive for the "ribbon cutting" ceremonies at the Shopping Centre at 8 p.m.
- From 8 to 8:45 from the grandstand constructed on the parking lot in front of the Shopping Centre, the audience will be greeted by the chairman of the board of directors of the Co-operative, Mr. Alex Goruk, and then introduced to a galaxy of representatives from every walk of organized life in the Greater Edmonton area. At this time, greetings will be extended by the Honourable E. C. Manning, Premier of Alberta. His Worship Mayor Dr. Elmer Roper on behalf of the City of Edmonton, and H. L. Fowler, President of Federated Co-operatives Limited, Saskatoon.
- At 8:45 His Worship Mayor Roper, with the assistance of Mayor Ken Newman of Jasper Place and Mayor Marvin Prokop of Beverly, will officially cut the ribbon that will signal the start of the "premiere preview" of this magnificent Shopping Centre and its many modern services that grace 47,000 square feet of merchandise space.
- From 8:45 p.m. until 10:45 p.m. while the people are inspecting the interior of the New Edmonton Co-op Shopping Centre, there will be a multitude of activities taking place on the spacious car parking lot, activities that will be of interest to all—young and old. These will include band music until 9 p.m., and two theatre productions for the young children — a Cartoon Theatre on one side of the lot and a Magician at the other side. Then from 9 p.m. on until midnight, a feature three-act program, to be followed by a real "Old Time Hoedown" to the music of Gabby Haas and his gang, M.C'd by CFRN's noted master of ceremonies, Tony Biamonte well known as the "Italiano Cowboy".
- Throughout the evening while the "Premiere Parade" and all the other activities are going on, delicious Co-op coffee and other delicacies will be served to round out the evening.
- Simultaneously, from 8:45 to 10:30 p.m. the three-bay service station will serve as a registration booth for those people who wish to take out a membership in the New Edmonton Co-op Shopping Centre—which costs \$1.00, and to subscribe for investment shares in the Co-operative, composed of Debentures and Certificates that provide an annual earning of 6 and 6½ per cent annually, based on 10 and 15 year investment.

### WELL ADVERTISED

This program and the opening days sale period is open to all who are interested, and is being advertised on radio stations, CJCA, CHFA, CHED and CFRN, throughout the week of October 7-14. Throughout the three sale days, October 12-13-14, there will be continuous radio announcements on the first two days, to be preceeded by a 12-page flyer in the Edmonton Journal on Wednesday, October 11th, and banner announcements on the Edmonton City transit buses, from October 7 to the 14th.

**EVERYONE'S WELCOME**



## MOSQUITOES

Alberta scientists are giving increasing study to the biting insects of the province. At the Research Station, Lethbridge, the effect of irrigation on mosquito populations is receiving attention. Information is being acquired in an endeavour to best deal with the problem under conditions there existing.

Farther north, entomologists at the University of Alberta are probing the problem. Their researches, however, have more to do with the insect in its natural environment than under the man-made conditions of irrigation. Forty mosquito species have already been identified in this province, and field investigations now in progress at Flatbush may show an increase in this number. Identification, habits, and effect of environment are some aspects of this study.

In the University laboratories, more detailed studies are in progress. There, the entomologists are seeking information about how and on what the larvae feed, how they differ in structure, and what the significance of these structures is in insect relationships and in their association with other forms of life. In line with this, a study of the mouth parts of mosquito larvae is the present occupation of Miss Amalia Pucat, a

graduate of the University of Alberta now engaged in post-graduate research.

Of the 40 kinds of mosquitoes already identified, 36 are biting insects and 4 non-biting. Among the biting mosquitoes are many food preferences. Some prefer birds, others animals and still others humans for their blood feast. There are also differences in degree of irritation suffered by the host and these many differences provide a fruitful field for future investigation.

But about the larval mouth parts: structure and function are both included in the study and differences in structure are associated with use. Strangely enough, the four species that are non-biters in the adult stage are the predators in the larval stage. They not only feed on their own kind but they may be considered useful in that they eat up the larvae of the biting mosquitoes. Their mouths are comparatively large and the jaws horny to meet their feeding needs.

Feeding habits of the biting mosquito larvae are entirely different, Miss Pucat has found. Here the mouths are smaller and the jaws softer. They are not formed for attack but make use of tiny particles of decaying plant or animal matter that come their way. To make sure that the food particles do come their way their

mouths are fitted with hairy brushes. Rotating rapidly, these brushes not only assist in movement of the insect, but set up a current of water which washes into the mouth any food in the vicinity. Some of them in captivity have been seen to work slowly along sticks or decaying grasses loosening and eating the surface organic matter as they go.

But these studies are of more than passing interest. The biting mosquito is not only an irritant, although if that were all, its elimination would be worth the effort. Moving as it may, from birds to animals to humans (or among individuals of any of these groups) it provides a ready means of disease transmission. Yellow fever is the classic example, although, due to the inability of the carrier to survive our northern winters, it is not of particular importance here. Five of our prevalent species, however, have been shown capable of transmitting the virus of encephalomyelitis and the future may show them responsible for spread of other livestock and human ills.

—Science and the Land

Don't fight a problem—work to find a solution. Success is the total of many little things well done.

**SAVE**  
on all your



**FARM  
SUPPLIES**

**FOR THOSE FALL BUILDING AND REMODELLING PLANS — REMEMBER —**  
you can get all the building materials you require from your nearest U.F.A. Co-op Farm Supply Centre. You get quality materials and at the lowest prices.

Before you do that building or remodelling this fall, farmers should be sure to check with the U.F.A. Co-op Farm Supply Centre nearest them. There are now four of these centres to serve Alberta farmers with top quality general farm supplies at near wholesale prices.

Enquiries may be addressed to: U.F.A. CO-OP FARM SUPPLY CENTRE at:

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North Edmonton

5440 - 45th Street,  
Gen. Del., Red Deer

4720 - 1st St. S.E.,  
Calgary

U.F.A. Co-op was organized by farmers, is owned and controlled by farmers and is serving farmers. It is yours to use.



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FAMILY ECONOMY PLAN

\* IN MANY ROOMS

REFRIGERATED AIR CONDITIONING

## **New U.G.G. Head is Practical Farmer**



**A. M. Runciman**

A. M. Runciman, new president of United Grain Growers Limited, has a real farm background. Born in Ross-shire, Scotland, he spent his early days on the family farm. He came to Canada in 1928 and has farmed continuously in the Balcarres and Abernethy districts of Saskatchewan with the exception of a period of war service covering five years.

As Warrant Officer Class 1 with the Royal Canadian Ordnance Corps he served in North Africa, Sicily and Italy before returning to Canada in 1945.

Mr. Runciman was a delegate at the Annual Meeting of the Company in 1952 and was the first secretary of the Abernethy Local Board when it was organized in 1953. He became a director of the Company in 1955 and has been re-elected at subsequent annual meetings.

With a wide experience in agricultural matters, coupled with boundless enthusiasm and energy, Mr. Runciman brings to his new position an abiding faith in the future of western agriculture.

## **The C.C.I.L. Line**

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Dial 1150 — 6:55 a.m.

FIRST WITH FARM NEWS COVERAGE

**CFCW — CAMROSE**

Dial 790 — 6:55 p.m.

"ALBERTA'S FARM STATION"

**CHEC — LETHBRIDGE**

Dial 1090 — 6:45 a.m.

**CKYL — PEACE RIVER**

Radio 63 — 7:30 p.m.

SERVING THE ENTIRE PEACE COUNTRY

**CJDC — DAWSON CREEK**

Dial 1350 — 7:15 a.m.

**CHFA — EDMONTON**

En Français

Dial 680 — 12:45 p.m.

"Journal Agricole Lundi a Vendredi incl."

Commentateur — Tharcis Forestier

**September 4** — No one should be surprised that changes have to be made. We should all welcome the fact that they are necessary. Our present elevator system was set up when grain was hauled by horses, and a ten mile haul, and return, was a day's job. Today, when a good highway runs parallel to almost every railroad, no one would dream of setting up elevators every 6 or 7 miles. It's much too costly a system. Once a big truck is loaded with grain, and on the road, 5 more miles means very little in either time or cost.

**September 15** — We wonder, therefore, whether the present Soil Drifting Control Act should not be brought up-to-date, and maybe strengthened in a few places. For instance, someone in each municipal district should have very clear and specific authority to act to protect the soil in that area. He should first be able to co-operate with, and advise any farmer who is having soil problems. Secondly, he should have the authority to spend a limited amount of money on such a program, and thirdly, he should have legal power to take any steps necessary, to see that programs for soil protection are fully and properly carried out.

**September 14** — If farm taxes were geared to both farm price and farm production; then farm taxes would have gone down steadily for the past 10 years. We think this would have been a good idea. For one thing our Canadian governments, both federal and provincial, would have been forced, by loss of revenue, to really do something about falling farm prices.

**September 19** — Finally, among the animal pests we have the Norway rat. Alberta is just about the only area in the world which is rat-free, and the Pest Control Officers of the Department of Agriculture are doing an excellent job of **keeping** us free of these horrible pests. Rats are coming up to our eastern border, but so far they have never gotten a hold in Alberta. Last year over 2700 farms were checked along the Saskatchewan border. On 154 of these, rats were found, and they were all destroyed except a few on 17 farms.

**BILL HARPER — Commentator**



# OCTOBER 15th - 21th IS CO-OP WEEK

## STATISTICS

- CO-OPS have many millions of members — throughout the world.
- CO-OPS IN CANADA number — 2,883 associations
  - have 1,806,208 members
  - have assets of \$601,862,000
  - did \$1,406,675,000 business in 1960
- CO-OPS IN ALBERTA have 291,628 members.
  - have assets of \$82,804,000
  - did business of \$207,339,000 in 1960
- One of Alberta's most successful co-ops is  
**CENTRAL ALBERTA DAIRY POOL**



- Head Office at Red Deer.
- Operating plants at 19 points throughout central and southern Alberta.
- Membership 11,000
- Capital assets \$3,960,240.00
- 1960 sales volume \$19,139,905.00



## ETHICS:

- CO-OPS RECOGNIZE NO BARRIERS DUE TO COLOR, CREED OR CLASS.
- CO-OPS ALLOW ONE VOTE ONLY TO EACH MEMBER, REGARDLESS OF THE AMOUNT OF HIS INVESTMENT.
- CO-OPS PROVIDE SERVICE AT COST, THERE IS NO SUCH THING AS PROFIT IN A CO-OP.
- CO-OPS PAY BACK ALL CHARGES ABOVE COST TO THE MEMBER-CUSTOMER.
- CO-OPS EXIST FOR SERVICE ONLY. THIS ASSURES FULL QUALITY, WEIGHT, ETC.
- CO-OPS HIRE CAPITAL AT PREVAILING INTEREST RATES. NO HUGE DIVIDENDS ON INVESTMENT.
- CO-OPS ARE DEMOCRATIC — SOCIALLY, POLITICALLY AND FINANCIALLY.

U.F.A. CO-OP FARM SUPPLY CENTRE RECENTLY OPENED AT RED DEER.



# OCT. 15 - 21 IS CO-OP WEEK

## CO-OPS WORK TOGETHER . . .

- **INTERNATIONALLY**  
Through the International Co-operative Alliance
- **NATIONALLY (In Canada)**  
Through the Co-operative Union of Canada and the Canadian Federation of Agriculture
- **PROVINCIALY (In Alberta)**  
Through the Alberta Federation of Agriculture and The Farmers' Union and Co-operative Development Association.



The U. G. G. Fieldmen have for many years given a helping hand as registrars at most Farmers' Union Conventions. Here we see them in action at the Macdonald Hotel in Edmonton.

Left to Right: George Parsons, Frank Kisko, Bill Scarth, Wilf Hempel, Ken Watts and Gordon Moss.



## FARMERS' COST OF PRODUCTION

The latest Dominion Bureau of Statistics index number of Commodities and Services used by Prairie Farmers (the farmers' cost of living and production) stands at 258.7 (1935-39 = 100).

In other words it now costs prairie farmers \$2.587 to buy what one dollar would buy in 1935-39. This means, therefore, that the \$1.40 initial wheat payment is worth only 54c in 1935-39 value of money, basis 1 Northern Fort William, or at the average country elevator point it is worth approximately 47c a bushel.

The index of \$2.587 which represents a moderate increase from the previous level reported, is mainly the result of seasonal increases in farm wage rates. The portion of the index relating to **'equipment and material used by farmers'** was 2.4 points above the previous level — gasoline, oil and grease as well as feed, binder twine and seed showing increased costs. The index for farm machinery and hardware were essentially unchanged while the indices for building materials and fertilizer were lower.

Items included in the **'family farm living costs'** were mixed. Showing increases were food, household equipment, health and maintenance, and showing a decrease was clothing. Miscellaneous items and fuel were essentially unchanged.

**EDITOR'S NOTE:** It should be noted that, while the above comparison is made on the basis of the current **initial payment** of \$1.40 per bushel, during the past five years the **total realized price** for No. 1 Northern wheat has averaged approximately \$1.60 per bushel. Moreover, because of the now somewhat higher level of yields per acre, the total dollar return per acre is, on the average, somewhat higher than it was in the pre-war period.

— Searle Grain Co. Ltd.

## New U.F.A. Co-op Farm Supply Centre at Red Deer

It was a dream come true for 2,500 Central Alberta farmers as they thronged the premises of the new U.F.A. Co-op Farm Supply Centre at Red Deer on the opening day recently. Although harvest was well under way, these large numbers of busy farmers took time off to come in and look over their newest place of business.

Everyone seemed well pleased with what they saw. The spacious concrete

## ACCUSES STATE OF BLOCKING CO-OPS

Senator Hubert Humphrey, a Democrat from Minnesota, has accused the State Department of blocking help for Latin-American co-operatives because these are "politically undesirable."

He said department officials feared such help "might promote co-operatives in the U.S." Senator Humphrey said that particular emphasis must be given to the need for co-operatives including farm marketing, farm credit, consumer credit unions and co-operative training programs and facilities.

"We cannot export ideas we don't believe in ourselves, ideas like welfare and planning and co-operatives," he said. "Yet a democratic co-operative is the answer to a communist collective, and everyone knows it."

Senator Humphrey was addressing a national conference on world economic and social development in Washington on June 14th.

and metal building has a clear 20 foot ceiling in the main storage area with concrete floor and loading hoists. Attached to the main warehouse is the airy modern office and order section with smaller stock displays. A separate pole type building outside holds heavier items. The site is approximately three acres in extent and is well laid out with hard surfaced approaches and parking area and easily accessible loading ramps at the warehouse. The area is served with a spur line of the Canadian Pacific Railway.

Just across the street is the U.F.A. Co-op bulk plant so this particular section of the Red Deer industrial area provides a one stop service for farmers.

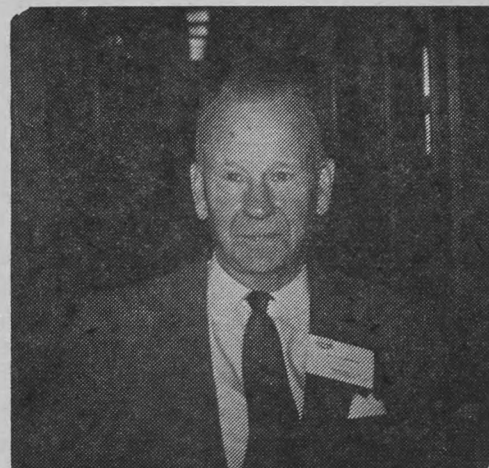
Vic Willoughby is the Branch supervisor in charge of the new Farm Supply Centre. He is assisted by William Hutchison, formerly of Lacombe; William Palm, from Eckville; Stan Jefferies from Innisfail and Mrs. Wilda Smith of Red Deer.

A number of officials from Head Office in Calgary were in attendance, including W. J. Hoppins, General Manager. Director Ray Wood of Carstairs was there as well as delegates Andy Silver of Huxley, E. McDonald of Alix and Roy Vold of Ponoka.

"It's not how little credit can you get by on, but how much money you use successfully?"

—O'Brian

## Co-operative Financing Discussed At Banff Seminar



Dr. W. M. Drummond, Economic Advisor to Agricultural Stabilization Board, Canada Department of Agriculture, who presented a paper at the Co-operative-Credit Union Seminar at the Banff School of Fine Arts, September 17-19.

The purpose of the Seminar was to bring together key personnel from the various co-operatives, credit unions and farm organizations to study ways and means of extending facilities for future co-operative financing.

It was sponsored by the Farmers' Union & Co-operative Development Association in co-operation with the Alberta Central Credit Union.

Other resource persons included Dr. J. Croteau, Professor of Economics, University of Notre Dame, Indiana; Barney Johnston, secretary-manager, Saskatchewan Co-operative Credit Society; Ed Ouelette and James Lynn, Alberta Central Credit Union; and R. A. Monruffet of the B.C. Credit Union League.

A complete report will be printed in the next issue.

## Hay Lakes' Farmers' Day

Members of three Hay Lakes locals with their families, and friends met at East Hay Lakes sports grounds on Friday, June 9th. A pot luck dinner set the day in motion for a very enjoyable and relaxing time.

A weight guessing game on a weaner pig was held, with the pig as prize. The pig was donated by Art Hienz and realized \$40.00 for "Gold Eye Camp".

The married men defeated the single men in a softball game. There were a lot of stiff farmers the next day, so maybe the winners of the game were the losers after all. A horseshoe tournament was held with Mel Thompson and Norman Grue the victors, 14 teams entered. The younger set spent most of the day swimming and eating ice cream.

The day was brought to a close with a dance in the town hall in the evening.



## Nothing But a Vision

by A. E. TURNER

They had nothing but a vision when they started. Black life insurance rate books in hand they left the briefing meeting and started calling on insurance prospects. There were no policyholders, no assets, no office staff; in fact their company didn't even have an office. That is how Co-operative Life Insurance started.

In May of this year Co-operative Life celebrated the 16th anniversary of its founding. Each month it grows in strength. Originally just a provincial organization, national co-operatives offered backing in 1947 and so Co-operative Life became a national body. Today its 150,000 policyholders own \$250,000,000 of life insurance.

After months of negotiation and discussion the formal incorporation took place on May 15, 1945. The mighty Saskatchewan Wheat Pool had deposited \$60,000, the required guarantee, with the supervisor of insurance in Regina. Then they called in their 16-man field staff for a meeting.

This staff was destined to become Co-operative Life's first sales force. Less than six months later this group working without extra reward had written some \$350,000 worth of life insurance.

\* \* \*

To start with at the first meeting they didn't know too much about insurance. On hand to explain some of the finer points about the business were R. L. Stutt and H. A. Crofford. So little did the fieldstaff know about the subject that they didn't have many questions. However a week later after some actual experience in the field they had plenty.

About half of the 16 men were confident they could write life insurance, the other half were doubtful. As things turned out the door-knocking campaign pinpointed the real salesmen on the Pool field staff.

It didn't take long for these amateur salesmen to go to work. Wilf McLeod, later to become agency superintendent, reaped the honor of having written the first solicited application. On May 20, while on his way home from the eventful meeting he stopped at Hanley, between Regina and Saskatoon.

There he encountered an old acquaintance Howard Thompson of Swanson. Would he like to apply for some life insurance with the new company which Saskatchewan people were organizing to serve themselves? After due deliberation and some minor argument Mr. Thompson

applied for a \$1000 policy on his life. Strangely enough several years later he himself became an agent for the company and now lives in Prince Albert.

The records show that Mr. Thompson does not own policy number one with Co-operative Life. One reason was that the law required all directors of a life insurance company to also be policyholders. Thus the Pool directors of that day who were all provisional directors of the new company took out policies on their life first of all.

Another reason was that applications began to pile up in Regina before an office staff was hired to process them. When Chal Clarke, now assistant manager, with the help of one secretary started processing them, the applications were handled without regard to the time of their arrival.

\* \* \*

Perhaps the most amazing thing was the quick willingness with which people bought insurance from the new co-operative. But the fieldmen had several good talking points going for them. Although the company was new it was owned by the policyholders themselves. And to clinch their arguments they mentioned that the Saskatchewan Wheat Pool was backing it. That did it. People started buying insurance from Co-operative Life and they haven't stopped.

The rest of the life insurance industry was definite. Co-operative Life just couldn't succeed. Perhaps they were right but co-operators just didn't realize this thing couldn't be done and proceeded to do it.

Other life insurance companies started their operations in a concentrated area. Then as they grew stronger they expanded slowly in immediate geographical areas. Not so Co-operative Life. Exactly two years after its incorporation as a provincial company it incorporated nationally.

Overnight it became a national company with branches from Halifax to Vancouver. Other co-operatives contributed to the basic deposit made by the Saskatchewan Wheat Pool. There were two interesting sidelights to the changeover from a provincial to a national company. In order to comply with the law the assets of the provincial company were purchased for \$1. Then supervision of the whole operation was transferred to Ottawa under the jurisdiction of the federal superintendent of insurance.

Actually Co-operative Life was a logical extension to the limited services supplied by the Co-operative Mutual Benefit Society. Many co-operators realized that a full-scale life insurance company was needed to serve the needs of the co-operative movement. To start

with the two co-operatives shared the same offices in Regina. In fact Co-operative Mutual supplied floor space and staff to begin with. But with national incorporation came some advice. The two companies should be separated by at least several blocks. So Co-operative Mutual moved—to Saskatoon where they have been ever since.

The men who did the original spade-work out in the field were soon relieved of their additional duties. By the end of 1945 a permanent sales force was being recruited under the leadership of first agency superintendent P. A. Jensen. In 1947 Wilf McLeod who wrote the first application took over the post. Today the company has about 100 sales representatives across Canada.

A measure of the company's success is seen in the fact that it was the first life insurance company to pay a patronage dividend after only five years of operation. Most mutuals organized previously paid dividends after 20 years, some took as long as 40 years.

\* \* \*

So after 16 years Co-operative Life stands on the threshold of great things. It has grown up. The vision has become a reality easily measured in dollars and cents. It has \$9,500,000 invested (\$1,500,000 of the total has been plowed back into helping co-operatives) for its member policyholders. Not only are these members' lives insured but they also share in the earnings from the investments made by their company.

What of the future? Significant is the fact that annual writings average \$10,000,000 for the first 15 years but average of the last three years of that period is almost \$30,000,000. A quick projection of this trend into the years ahead reveals a potential which is awesome to say the least.

—Reprinted from  
The Western Producer

Boys at the Training Centre in Saligram, Madras, have called a tract of land "Lotta Park" in honour of Dr. Lotta Hitschmanova, the executive director of the Unitarian Service Committee of Canada. Dr. Hitschmanova visits the USC sponsored centre once a year on her journey to survey the 70-odd projects which the agency has begun in underdeveloped areas of the world. The boys are enthusiastic gardeners and Dr. Hitschmanova planted two saplings grown from seed which came from Canada. Many of the boys trained in this centre become expert craftsmen and find ready employment after graduation. The headquarters of the non-denominational USC is at 78 Sparks Street, Ottawa.



## F.W.U.A. President Reports

by MRS. C. R. BRAITHWAITE

Another school term is well on its way. So perhaps now that the children are busy and we have a bit of time to think, it would be well for us to review some matters related to unemployment and technical and vocational training.

Unemployment statistics are not available by provinces, but we can assume that conditions in Alberta do not differ greatly from the rest of Canada, so from the national viewpoint we find that as at February of 1960, only 8% of the unemployed had finished secondary school or had higher education; 22% had partially completed secondary school, 26% had finished elementary school and the remaining 44% had not finished elementary school. Here is very clear relationship between the level of education and susceptibility to unemployment.

Organized classes for unemployed persons have been held at many points. It is interesting to note that in Edmonton, all unemployed persons who desired training were invited to come forward and state their needs. Approximately 7% of the unemployed inquired about training, and of these 25% reported for training. Of course we have to take into consideration the unknown factors, such as not knowing of the offer and not being offered the training of their choice. For instance they were not able to get the minimum of 10 for a class in either millinery or pressing or spotting.

Last year a training program was offered to Edmonton, Calgary, Red Deer, Medicine Hat, Lethbridge, Lloydminster and Grande Prairie. The numbers of applicants justified classes only in Edmonton, Calgary and Lethbridge. To accommodate these classes they used vocational and other facilities which were already in use by day and in some cases by regular evening classes. It was a program essentially for urban unemployed. The cost of maintenance was undoubtedly a deterrent to many rural unemployed but apart from this factor, a part time program is obviously unsuitable for widely dispersed populations. No figures are available as to the number of farm people, if any, who took part in these classes.

In 1959-60, there were 3,534 apprentices from the entire province who received their training in Calgary, together with 2,300 persons who attended evening classes.

On an experimental basis vocational preparatory classes were established this

year to enable unemployed persons to raise their qualifications in English, mathematics and science, for purposes of entry to apprenticeship or vocational training. These classes were quite successful and there is a possibility they may become an established feature of school services in Alberta.

In the United Kingdom the Education Act of 1944 raised the school leaving age to 18, but the Act has not been enforced. However the Crowther report recommends that the compulsory school leaving age of 16 be enforced during the period of 1965 to 69 and the report also recommends that compulsory part time education be enforced for all young persons of 16 and 17 years of age.

The Northern Alberta Institute of Technology working as a complement to the Southern Alberta Institute of Technology, will provide excellent training. Plans are being made so uneconomic duplications of programs will be avoided, and there will be programs in the various levels, unique to each school.

In view of the fact that farming, particularly in poultry, hogs, feeding of beef cattle, etc., are being taken over by the professional people, such as lawyers, doctors and others who in addition to their professional training and closed shop membership are forming companies in the above field, the farmer who actually makes his living from the farm is being crowded out by these practises. As mothers of children, we need to survey the education fields and see that our children have the best education possible according to their talents.

Perhaps if farm women put the effort into seeking licenses for farmers, as they have put into other fields, we could still have farming for those who really want to farm, or do you think governments prefer it this way?

Anyway education is a first requisite and anything we can do to promote it will pay big dividends. When we hear of a city that had only seven out of a total of 6,000 unemployed, apply for training, we wonder what is wrong with our society.

## Mrs. F. Marr New F.W.U.A. Sub-Director

Representatives of F.W.U.A. locals in Sub-district 2 of District 12 met to elect a new sub-director to replace Mrs. M. Huddlestun, now F.W.U.A. alternate director.

The meeting opened with "O Canada", followed by the farm women's creed. Mrs. Keith Walper acted as secretary.

Mr. C. Jacob, principal of the elementary school in Pincher Creek spoke on the new method of teaching arithmetic. This proved very interesting and a hearty vote of thanks was given to Mr. Jacob.

Mrs. F. H. House, retired F.W.U.A. director, and Mrs. M. Richmond, F.W.U.A. director, were guest speakers, and outlined duties of sub-directors. A committee was appointed and Mrs. F. Marr was appointed sub-director. Mrs. B. Brower as vice-president of the sub-district.

Mrs. Huddlestun presented Mrs. House with a china cake plate and cup and saucer.

A delightful lunch was served by the ladies.

## FWUA HI-LITES

The Arrowwood FWUA planned a "Vegetable Drive" for the end of September. The proceeds are to go to some charitable institution in Calgary.

Most meetings have been postponed due to the busy season.

Ladies: When your local is planning any social events, charity drives, etc. if it is at all possible to let head office know at least one month in advance to enable us to put in the "Organized Farmer" before the event takes place. All material to be printed in the Organized Farmer must be in by the tenth of the month for the following edition—e.g. material in by October 10th will be in the November issue.

## "Reader's Digest" Magazine Digests News On Public Power For Readers

It has just been discovered that the vice-president and general manager of "Reader's Digest" magazine, Albert L. Cole, admitted to a recent convention of the power companies' trade association, the Edison Electric Institute, that the famous magazine has been slanting articles against public power for many years.

Among other things, the Digest manager told the private utility leaders that "you can be sure that we at least are very much on your side."

Since the Digest has no editorial page, the editor of "Public Power" magazine has correctly concluded that all the Digest editorializing is slipped into supposedly "factual" articles.

For many years, the Digest has printed some of the most vicious attacks on the farm program.

—National Union Farmer



## Profiteering in Bread

There is not much stir among consumers over a rise in the price of such items as fur coats or cigarettes or jewellery. Many people simply don't buy these. But when the price of bread is raised for the flimsiest of reasons everyone is effected — most of all the poor. Profiteering in so important a food item, calls for vigorous protest and a demand for investigation.

Recently the Lakehead price of wheat advanced five cents a bushel, following the devaluation of the Canadian dollar. Immediately a bakery spokesman in Toronto announced that the price of bread would have to be increased at least a cent a loaf. Since then bread has gone up one cent and, in some places, two cents a loaf across Canada.

When Finance Minister Fleming told bakery spokesmen in the House that a raise of one cent a loaf to cover a five cent a bushel increase was more than a little ridiculous, they quickly thought of other expenses. The one-cent boost, they insisted, would barely keep them in business.

According to an editorial in *The Western Producer*, the small increase works out to less than one-eighth of a cent a loaf. To show what the extra seven-eighth of a cent, or even more, means in profit to the baker it cites a case from an analysis made in Vancouver, following a two-cent bread price increase.

A large bakery claimed that its wage costs had increased by \$1500 a week. On the basis of a two-cent raise it collected \$4600 a week to cover the \$1500 wage boost.

Figure out the profits this firm was able to make for the year following its two-cent-increase. With the lovely new margin of \$3100 a week it reaped a yearly bonanza of over \$161,000. Yet, doubtless, in the public mind the greedy bakery workers and grain producers got the blame for the bread price boost.

The argument that bakers have grabbed at the chance to profit from the small wheat price raise is supported by the reaction of a Saskatchewan co-operative, — Davidson — which has its own bakery. This is considering lowering its price of 15 cents per 20-ounce loaf to 14 cents because, says its general manager, "The bread business is good business."

We cannot think of any better, or any other that has more right to protection from profiteering.

— Maritime Co-operator

## Standardization of Sizes

At last standardization of sizes of children's garments has become a reality. For several years it has been one of the main objectives of the Canadian Association of Consumers and is their latest achievement. It is the C.A.C.'s hope that mothers, whenever purchasing children's garments, will take advantage of this new privilege accorded them. The chest-hip measurements will be used in such garments as dresses, coats, sweaters, T-shirts, etc. and the waist-hip sizes for jeans, panties, shorts, etc. For boys' dress and sport shirts the neck-arm system similar to that for men's shirts will be used.

If you are a member of C.A.C., you no doubt, have received a measurement chart.

## Fly Control Made Easy

An easy and effective method of fly control in barns is passed on by Live-stock Specialist A. Reddon at the Beaverlodge Experimental Farm. The commercial product Diazinon 25E is used. It is usually available at hardware stores or agricultural chemical suppliers. No spraying is needed and one treatment for the season is enough.

All that is required is to soak loosely-spun cotton cord in the chemical, let it dry, and hang it up around the barn. At Beaverlodge the cord is taken from a new mop head. The strings are about three feet long and are ideal for the purpose. The method is to separate the strings into bundles of approximately 50, fasten them to a piece of wire and dip them in the chemical.

After dipping, allow the strings to drain, then hang them up to dry for 48 hours. Take care during this operation, Mr. Reddon warns. Diazinon is highly poisonous. Dipping should not be done in a closed area, and rubber gloves and a rubber apron should be worn during the dipping process. Follow carefully the cautions on the container.

When dry, the strings are hung by stapling each end to the ceiling, allowing them to loop down about 8 inches. The loops should be in rows across the length or width of the building and the rows should be 6 to 8 feet apart. Strings looped also in the windows will increase effectiveness of the kill.

For the past three years this method has been used in the swine barns at Beaverlodge and has been highly effective. The soaked strings are put up around the end of June and left there for the season.

—Science and the Land

## Fruit in Plastic Film

Fruit and vegetables sprayed with plastic which forms an edible film round the produce are said to be less affected than untreated produce by damage, disease, and drying-out during processing and storage. The plastic is made up of fatty triglycerides in which one or two fatty acid groups are substituted by acetate groups. When applied to apples, pears, tomatoes and cucumbers it gives a glossy appearance and is harmless if eaten. It is non-greasy and has no taste.

Tomatoes have had their shelf life extended by being enveloped in this plastic film. Cherries, picked when not fully ripe, have been dipped in the plastic and then stored in boxes; and it said that children who ate them when they had ripened could not tell them from untreated cherries. Cucumbers, exported after having been dipped in this plastic film, are also said to have arrived in good condition. Cost of treating a ton of apples is said to be about five shillings. Experimental work with this film has been carried out by A. Boake, Roberts and Company Ltd., Carpenters Road, Stratford, London, E.15.

— "Feature" Great Britain

## Food for Thought

In a single issue of the *Wall Street Journal* (August 24) two separate articles reported on the following:

- A page-one article quoted numerous citizens of Corsicana, Texas, in criticism of the weekly distribution of relief food by the U.S. government — beef and gravy, peanut butter, beans, eggs, oatmeal, powdered milk, flour, corn meal, rice, lard and butter. It seems that grocers are complaining of competition and employers are complaining that food recipients won't work.

- On page 10, the newspaper reported that sales of fancy foods — everything from miniature carrots to kangaroo steaks — are expected to show a 35% gain in sales next year. It quoted the trade association head as predicting sales of such food would reach about \$644 million. Another leader of the fancy foods trade "Our biggest market is among people with an income of \$7,500 a year or more." He added that fancy foods are becoming more popular with grocers "because they offer a healthy profit margin of 35% to 40%."

—Washington Newsletter



# Co-operative Principles

by MRS. W. POPOWICH

The co-operative movement began in the cotton manufacturing town of Rochdale, Lancashire, England, in 1843-44 by 28 working people. The few simple rules these people laid down to guide them are still the basic principles of today's co-operative organizations.

They were:

1. Open membership.
2. Voluntary membership.
3. One member — one vote.
4. Limited interest paid on capital.
5. Distribution of savings according to patronage.
6. Cash trading — no credit.
7. Continued education.
8. Political and religious neutrality.

## 1. Open Membership

A co-operative welcomes and admits to membership any reliable person who wishes to join. Any person may join a co-operative at any time by making application for membership, either by application for shares, or by payment of a fee where there is no share capital. The co-operative movement will be found to include within its membership all classes of people.

## 2. Voluntary Membership

All membership in a co-operative is voluntary. No one is compelled to join. A co-operative wants people to join of their own free will because they believe in co-operation.

## 3. One Member — One Vote

In a co-operative association one vote only is granted each member. It does not matter how much each member has invested in the association — only one vote is allowed. Thus democracy prevails which means equality of opportunity and control. Proxy voting is also not allowed.

In a co-operative, members elect from among themselves, the officials and board of directors. The directors employ the manager who is responsible to them.

## 4. Limited Interest Paid on Capital

The Rochdale Pioneers believed that those who provided the capital for the co-operative organization were intitled to some returns for their investment, but that these returns should be limited. In a co-operative, returns paid on capital are limited to a moderate rate of interest — a fair return to the owners of capital for its use, which prevents speculation on the stock market by people interested only in profit, and is regarded as an operating expense by the co-operative.

## 5. Distribution of Savings According to Patronage

A fundamental principle of co-operation is that the difference between the actual operating cost and the sales proceeds shall be returned to the members in the form of patronage dividends. These savings are returned in proportion to the patronage of the business by the individual member. At the close of each year the management discloses the total amount of savings, which are then distributed as a percentage of each member's purchases during the year.

## 6. Cash Trading — No Credit

The extension of credit was the chief cause for failure of many early co-operatives. This practice costs money. If a co-operative extended credit they would have to increase their operating charges, and savings would be reduced.

Also the extension of credit often results in impairing patronage support, for a member who cannot pay his debt may become embarrassed and begin doing business elsewhere.

The problem of cash trading has been increasingly solved by the formation of credit unions.

## 7. Continued Education

The education of its members is the most important job of any co-operative organization. It is a principle of co-operation to promote co-operative education, that is the knowledge necessary in order that members may better understand what the movement is and how they may successfully establish and conduct their enterprises. This work is not only carried out by the co-operatives but also by the dominion and provincial governments, the universities and by individuals who firmly believe in the co-operative movement.

## 8. Political and Religious Neutrality

In the co-operative movement all ranks of people, regardless of race, religion and political affiliations come together to work for the good of all.

The movement recognizes the universal brotherhood of man and draws no distinction between men on the basis of their beliefs. It is basically concerned with the needs of mankind and the services which enable men to supply these needs on a mutual self-help basis.

Co-operative leaders are of the opinion that the movement should avoid political partisanship. Each individual member has, as a citizen, a responsibility in regard to politics, but co-operative organizations maintain political neutrality.

The principles formed by the Rochdale Pioneers have enabled the co-operative movement to pass the test of time. Co-operative movements that have varied from these principles have often failed. Through the adherence to these principles co-operatives are more likely to succeed.



Cecil Keast

## Former FUA Member Passes Away

Cecil Keast passed away suddenly from a heart attack at his home in Calgary on July 11th. Cecil's friends and neighbors were greatly saddened to hear of his death.

While farming at Viking Cecil was active in all local and provincial Farm Union affairs. He served on the district eight board as sub-director and later as alternate director for a period of 10 years.

His untiring efforts in working toward a farm Co-op in the Viking area will long be remembered. He helped to establish the Viking Co-op Store and Co-op Oil Station. He served on the Board of Directors for both as well as on the Viking Co-op Creamery Board. He represented the farmers on the Viking Chamber of Commerce.

We deeply regret the passing of a former farmer who has given so much of his time unselfishly in working toward the betterment of family life for farm people.

He leaves to mourn his loss, his wife May, who is also well known to our Farm Union as a former F.W.U.A. Director; one son, Gerald of Calgary; and two daughters, Joan in Minneapolis and Anna May in Germany; 5 grandchildren, 3 brothers and 3 sisters.

Cecil's former local 854 has set up a Memorial Fund in his honor. Anyone wishing to contribute please send contributions to the Junior Camp Fund in memory of Cecil Keast.

"When people get to know other they become aware of many differences."

—Hostetler



# Decisions For Tomorrow

by MRS. L. GIBEAU

This is indeed the busy season for farm people. Everyday I meet someone who tells me how busy they are. Baling and harvesting for the men, while the women are canning, preserving and getting the children ready for school, besides giving the men folks a hand with farm work and chores.

Yet regardless of how busy we are we must take the time to plan and make decisions for tomorrow. We must make an evaluation of our farmer organization, review our aims and objectives, start the membership drive—for this is part of our chores—to see that our neighbors belong to the F.U.A. Let us never forget that our democratic way of life has many responsibilities. One is to see that we strive to have a well informed rural people. The F.U.A. & F.W.U.A. local meeting is the ideal place to stimulate and exchange ideas. Another very important aspect of adult education is Radio Farm Forum—the farm organizations ask the rural people to take advantage of this mass media. It is a means to help us find solutions to some of our problems, or at least become aware of some of the steps we should take. All farm people have a contribution to make to help plan for the future.

A number of topics of interest to rural people are on the agenda for the coming season, such as The Farm Family, What is happening to it? How has it changed? Technical and Vocational Training, The Training of Youth for Living. Are we falling short in training rural people to make a living tomorrow? What is your opinion? The rural people must help plan for the future of our youth.

I hope that you are all aware of the Agricultural Rehabilitation and Development Act (ARDA) which has been passed by the Federal Government.

The three sections of the Act are:

1. Projects for soil and water conservation.
2. Projects for alternate uses of land.
3. Projects for rural development.

ARDA is everybody's business—What is your responsibility as a citizen. What action should your community take? What can your F.U.A. local do?

I hope that rural people will do some serious thinking about this interesting and important topic. A number of radio farm forum programs are scheduled to help you. PLAN NOW to organize your listening groups.

This season Radio Farm Forum findings will be used as a basis for com-

mentary and discussion on Farm Radio broadcasts—this is a new approach that listening groups are looking forward to. Also such programs will be of value to farm leaders, co-operative fieldmen, extension workers, and other interested in adult education. You all have a contribution to make in making decisions for tomorrow. Let's make this the big year for radio farm forum.

The following is a list of topics for 1961-62:

**October 30—A Fresh Approach to Farm Forum** (Special national broadcast but no groups)

- What F.F. is about, how it operates.
- How to form groups; what they can do.

## REGULAR SEASON TOPICS:

**November 6—Rural Development—Resources for Tomorrow** (Regional)

- A survey of regional resources.
- Soil and water use, conservation.

**November 13—Co-operatives for service**

- What can the co-operatives do for you?
- What is their future?

**November 20—The Farm Family**

- What's happening to it?
- How has it changed?

**December 4—Marketing** (Regional)

- A close examination of provincial marketing problems.

**December 11—Quota Marketing**

- Must we fit supply to demand through quota marketing for rural prosperity?

**January 8—4-H Clubs in Canada**

- Is 4-H doing the best possible job?

**January 15—Farm Management Through Group Action** (Regional)

**January 22—Food for Peace**

- Food as a tool for economic development.
- Where do we stand on a world food program?

**February 5—Technical and Vocational Training for Farm People**

- The training of youth for Living.
- Are we falling short in training rural people to making a living tomorrow?

**February 12—Open**

**February 19—Transportation — Everyone's Problem**

- An examination of the MacPherson Commission's findings and their implication for your community.

**March 5—Tariffs and Trade**

- Tariffs and trade policies affect everyone.
- How do Canada's trade policies affect you?

**March 12—Taxation for Education**

- What is the place of property tax in meeting rising education costs?

## FCC and TV Indecency

The recent report that U.S. television networks were planning to increase the display of sex and violence on television is certainly disturbing to thinking Americans.

The American television industry — mainly the networks — are today the number one disgrace of the American people and the American way of life. Television fare has become a sordid, moronic and indecent invasion into the millions of American homes and Canadian homes, too.

That something must be done about this growing cancer is obvious. But the networks are both powerful and dominated by commercial considerations. They are in the hands of humans, many well-meaning ones but they are caught up in a race for audiences.

Indecency, crime and violence bring them these audiences, just as fiction writers get their big audiences from sex and smut and filth. And so it is purely a matter of dollars and cents, and that is where the basic flaw in our society is to be found — in the free enterprise system as it allows television networks to operate today.

The television networks — which utilize the public airwaves — are operated to suit the demands of the commercial interests almost alone. There is much said about the rights and interests of the public and some are sincerely dedicated to this cause, but the public's real and genuine interests come far behind the dollar, when it comes to the test.

The great need in the U.S.A. — as far as use of the public airwaves is concerned — is for the American people to be given some form of television free of dollarism and the networks. One government channel would add something of merit though it could not be partisan, of course. Also, they need strong FCC action, and congressional support, to clean up the sordid level of entertainment we are now offered by the networks.

The CBC is one example they might follow — both for the DO and DON'T of TV broadcasting.

—Country Life

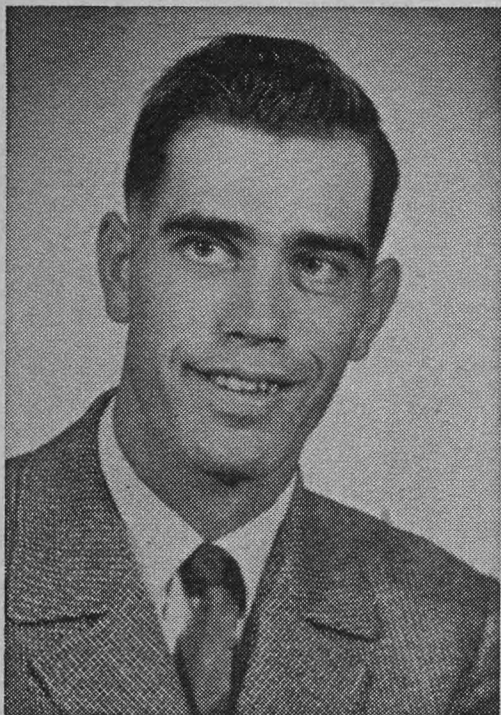
**March 19—ARDA — A New Approach To Rural Problems**

- What are its possibilities?
- How can they be realized?
- How can your community benefit most?

**March 26—The Major Issues**

- Another look at our major problems in the light of Forum opinion.





GEORGE DOUPE

## Junior F.U.A. President's Report

From August 20th to 23rd I attended the 23rd annual meeting of The American Institute of Co-operation. I would like to take this opportunity to thank those that made it possible for me to attend this conference.

This Institute is composed of approximately 2,000 co-operatives and farm organizations whose broad objectives are to develop better informed co-op personnel and members, better informed teachers and other educational workers, a better informed general public, so more research into the problems of farmer co-ops, and improved co-ordination and teamwork between co-ops regionally and nationally, in order to improve their efficiency and effectiveness. The purpose of the annual meeting is to exchange ideas, stimulate further research and education, and to discuss subjects concerning the basic character of the co-operative form of business.

The meeting was divided into the adult group and the youth group. This month I will deal with the youth program and next month with the adult program. There was approximately 1,000 youth from the U.S. and three from Canada. I would judge that 900 were in the sixteen to seventeen age group and the balance were in their middle twenties. I point this out because it is a factor in the youth program, since the average age was so young the program consisted mainly of co-operative education. Although the mornings were taken by speakers on

such topics as; "Co-operatives Today and Tomorrow", "Leadership in the New Era" and "New Frontiers for Co-operatives", the afternoon program consisted of panel discussion on two topics.

The first was The Future of Co-ops in My Community. The panel members in the group which I attended had obviously done a lot of work on this subject. They went into the volume of business past and present and compared these figures to the total amount of business done in their community. In practically every case these figures showed that although the co-ops volume of business had increased their percentage of the total business had decreased. In the discussion that followed the group pretty well agreed that this was true in most communities. It was felt that the character of private business is changing rapidly and that the co-ops are to slow in making the changes that would keep them abreast of private business. I might add that our group was a group of thirty, and eighteen of them were over twenty years of age. I point this out to show that the majority of the group were old enough to be, and are, active in their county or township co-ops which the discussion was about.

The second topic was "Opportunities for Future Leadership in Co-operatives." Everyone agreed that the opportunities are tremendous for future leadership in Co-ops, and that there are young people waiting to accept their responsibilities as members. However concern was voiced over the fact that these people are WAITING to accept their responsibilities. Concern was also shown about the fact that too often directors and delegates of co-ops are re-elected year after year, in some cases for no reason than that they had the position the year before. It was felt that this slows down the flow of new ideas and was related to the thought in the first panel that co-ops were to slow to change.

Our group wasn't the only one that had the same feelings on these topics. In talking to people from various groups after each of the panels I was surprised to find how many of them felt the same. It certainly made me feel that this many people couldn't all be wrong and I think that we have a similar problem here in Alberta.

The speaker and panel discussions were held on Monday and Wednesday, Tuesday was taken up with various tours. I should have said earlier that the A.I.C. was held this year at the University of Minnesota in Minneapolis and all of the tours were in the Min-

neapolis area. My group went through Mutual Service Insurance Companies, a co-op that covers ten mid west states, a co-op elevator with a capacity of 134,000 bushels and a patronage area that has a radius of ten miles, and a farm that was typical of the area. This was a dairy farm similar to any you would see in the major milk sheds of Alberta except they grew corn, soybeans and sudan grass.

Tuesday evening was youth recognition night. I had the honor of representing the Jr. F.U.A. and giving a brief outline of our purpose and of our program. There were fifteen youth groups represented on this program, thirteen from the U.S. and two from Canada, the other Canadian group being the Junior Farmers Association of Ontario.

In concluding this portion of my report I would like to say that the youth program at the A.I.C. was varied enough to be interesting to everyone. However as far as learning about the programs of the various youth organizations, this is something that could only be done by talking to the representatives from these organizations. I feel that I picked up a few things that will be useful to the Jr. F.U.A. and for this reason alone the A.I.C. meeting was worthwhile.

Next month I will report on the adult sessions and give some of my impressions of the A.I.C. annual meeting.

Clive, Alta., R.R. 1,  
September 21, 1961

Editor,  
The Organized Farmer,  
9934 - 106 Street,  
Edmonton, Alberta.

Dear Editor:

My sincere thanks to all the locals of District No. 9, who contributed to the scholarship, and a special thanks to the committee who concerned me worthy of this \$300.00 award.

Yours truly,  
Dianne Stewart.



"You aren't just saying these nice things because I have a high butterfat rating?"



## Scholarship Awards

Three of Alberta's outstanding 4-H garden club members have been awarded scholarships worth \$200 each by the Alberta Wheat Pool. The winners are Diane Stretch, Ponoka; Jean Holmlund, Wetaskiwin and Ruby Butterwick, of Brownfield.

These scholarships are intended to assist 4-H garden club members to take the Household Economics course at the University of Alberta in Edmonton with the idea of becoming district home economists upon graduation. One scholarship is awarded to a girl in each of the three-year course.

Diane Stretch has received the first-year award. She has been a member of the Mecca Glen garden club and the Ponoka dairy club for the past three years and has held various offices in each. In addition to 4-H, Diane has been active in CGIT, church young people and the Junior F.U.A.

The second-year award goes to Jean Holmlund who has been active since 1953 in clothing, gardening, beef and field crops clubs. In all, she has completed nine project years and has served as a junior club leader. Miss Holmlund has been a delegate to club week, won the T. Eaton award for outstanding work in clothing clubs, and in 1959 was a delegate to National Club Week in Toronto. She has been active in the students' union in high school, the Junior F.U.A. and the 4-H Alumni Club at the university.

Ruby Butterwick is entering the third year of household economics. She, too, has been active in 4-H since 1953 and has completed 12 project years. In addition she has been a junior leader and a delegate to club week. Apart from 4-H, Ruby has been active in the students' union, Junior F.U.A., church young people, with a ladies softball team and in the 4-H Alumni Club on the campus.

## OPENING NEW DOORS TO FARM KNOW-HOW

Why do we embrace new production and distribution technology with outstretched arms, yet usually face the economic situation it creates with closed minds? Isn't it true that we want more effective bug killers, more potent fertilizers, and more powerful farm machinery, but resist mightily proposed changes in economic, political and other arrangements needed as a result of new technology?

Isn't one of the great challenges facing farmers and the public generally to understand that if they embrace new technology, they should also embrace

## Farm Machinery Safety

(Winning essay provincial safety contest—Brian Koehli, Sedgewick)

Any wise old owl would say, "Farm machinery is nothing to fool around with!"

Well, unfortunately, our friend Fred Fiddlefoot never heard the wise old owls. Fred isn't with us anymore, but he will long be remembered in the Goofball's Society. They made a plaque in honor of his idiocy. Now Fred was no ordinary idiot, he was a professional. He had ten thumbs and two left hands. Many people told him he wasn't cut out to be a farmer, but he didn't listen to them. He thought Lady Luck was always looking over his shoulder. Well, she was — a lot of the time. For instance, when he decided to start swathing, he didn't bother to put the guard on the power-take-off shaft, because that would take up too much of his valuable time. When he started it up to see how it was working, his ragged pant leg caught on the universal joint. The whole leg of his pants ripped off and tangled up in the joints. All Fred said was, "Gee whillikers, what do you think of that?!"

The next time he wasn't so lucky. It was haying time and he was out mowing. The mower knife got plugged up and he got off the tractor to clear it. Like the fool he was, he left the mower running. When he reached down to pull the grass away, he slashed two of his fingers. He didn't do anything but stand there, look dumb, and say, "Gee whillikers, what do you think of that?!"

The next, and final time that he goofed, (in this world, that is), was only a few weeks later. He was baling hay, ironically enough, in the same field that he cut himself a few weeks earlier. Again his machine plugged up, and again he left the tractor running when he got off to clear it out. When he attempted to pull the hay from the pickup, he slipped and fell on it.

The fork caught him and pulled him into the chamber. The next bale that came out was not made of hay, but Fred.

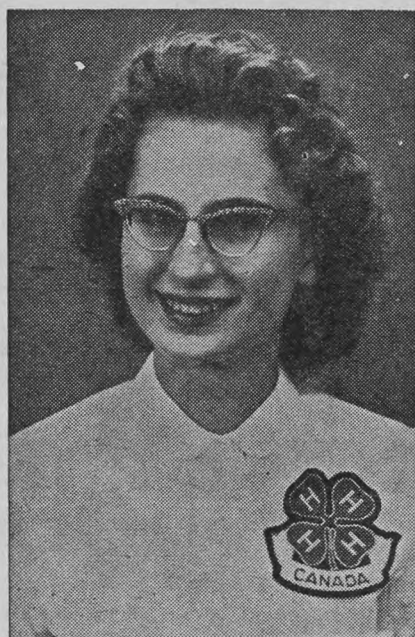
If Fred had taken the simple precaution of shutting off the tractor before attempting to repair the machine, he might be with us today. But there will always be people like Fred, who are either too lazy, in too much of a hurry, or just too dumb to be safe. If Fred had said, "Better safe than sorry," instead of, "Gee Whillikers, what do you think of that?!" he would have gotten along better in this world.

new governmental arrangements, new rules of the game, so to speak?"

—Dr. Walter W. Wilcox



Dianne Stretch



Jean Holmlund



Ruby Butterwick



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## Farm Women's Week at Olds

by MRS. C. E. JONES

For 31 years farm women have enjoyed the week at Olds Agricultural School not only for the rest, but to learn to serve their families and communities better, and to enjoy the full program for four days on subjects arranged by the Director of Home economics.

This year a smaller attendance was noticeable owing to the dry season. I appreciated the opportunity of attending as F.W.U.A. board representative, and meeting many who were members of our organization.

The program commenced with an informal tea — and the subject "Before you Sew" by Miss Gwen Daley, Instructor O.S.A. She gave helpful hints in defining patterns and other phases of sewing, stressed choosing suitable material, economically priced, and of suitable colors.

Mrs. Nancy Zaveduik, Clothing Specialist from the Department of Agriculture, Edmonton, demonstrated method of sewing drapes with new pinch pleat attachments — samples of cloth were shown and methods of linging drapes were discussed.

"Use of Credit and Steps to Security" by Mr. H. Sutherland, Instructor of O.S.A., was an interesting subject. "We ourselves have set the standard to which we wish to live", he said, explaining there were many steps to security. (1) By use of insurance. Insurance is good, but not as a means of saving money, just a protection against insecurity. He advised against taking out too large an insurance policy, but stressed that the head of the family should be covered. Health insurance, he recommended as being cheaper than the cost of sickness. Liability insurance is infrequently used and less understood. It is a protection of yourself against damage caused to other people. Car insurance is practically compulsory. Car insurance companies issue a pink card, which has to be shown on demand, and is necessary when one is involved in an accident. It is not necessary to take out more insurance on property than to cover the loss. Insurance is not an investment and it is more profitable to invest money in another source yielding more dividends. He advised us to take "wall coverage" health insurance, a minimum of not less than \$1,000 Blue Cross or M.S.I., etc. Group insurance of this sort is cheaper.

An ideal security is to invest your

cash in government bonds, and stocks with a reputable firm. A wise investment will beat farming, he stated. A good investment ratio is 20% in a fixed income—80% in variable investments to protect inflation and depression. A husband can give his wife a gift of \$1,000 tax free—if over \$10,000 such as a farm, a gift tax is required.

The average Canadian cannot make money on the grain market, on account of the Wheat Board. The oil market is a poor investment. This lecture was enjoyed, and provided valuable information.

I was M.C. of an impromptu concert. Mrs. Townsend, founder of Farm Women's Week, and Mrs. Kirk of O.S.A. highlighted the concert by playing a duet on the piano. This was a free and easy event enjoyed by all.

Miss S. Wood, Home Designing Specialist from Edmonton, described methods of using tin cans in making plaques, wooden trays, place mats, electric lamps and many other items in handicraft.

Mr. H. Allen, Horticulturist, Lacombe, spoke on "Modern Gardening Methods." The modern trend is the patio, privacy with proper landscaping. The vegetable garden is being forgotten because supermarkets offer such low prices on all vegetables, frozen and fresh. Films were shown on ornamentals—shrubs and fruit trees, including berry varieties.

Mrs. Amelia Pal, Calgary, gave a demonstration on "Try Foods from Other Lands". Samples of Chinese food prepared were enjoyed.

"Make Sense with your Clothing Dollars" by Mrs. Zaveduik, proved interesting, and consensus of opinion of group discussions proved valuable. Unless you need the garment, a special low priced garment should not be purchased. Buy what you can afford; and keep away from captions—"No down payment required". Buy washable articles for children and not too many of a kind, as they outgrow them. Avoid vivid colors.

"A Look at Food, Drugs and Consumer" by Miss E. Ordway, Head Consumer Relations Section, Ottawa, proved most valuable. She stated instances of children suffering from poisons, one child ate 22 aspirins and took several months to recover. Moth balls are very dangerous to children. Labels on food products are required to state the quantity and prevalence of each ingredient. The trend today is "Tricks or Treats" and we were advised not to buy articles such as soap packets with enclosed highly priced towels.

A lovely banquet climaxed the week. Mr. Fred Newcombe, just returned from Burma, with the F.A.O., gave an inter-

## Zinzy May Laugh Last

The anthropological world is agog over a flat-headed, man-like skeleton dug up not long ago in Tanganyika and christened Zinjanthropos or East African man.

From the evidence of his grave it seems he was the earliest tool-making creature on the plant — and tool-making of course, is an exclusively human trait. His date was originally fixed at "about 600,000 years ago". But now by radioactive dating, it has been established that Zinzy roamed the Tanganyika hills and fashioned his stone hammers as far back as 1,750,000 B.C.

This is depressing news.

It used to be said that homo sapiens was only 50,000 years old. At that tender age he might be regarded as a mere beginner in the art of life. His follies might be put down to sheer inexperience. With only 50,000 years behind him, it seemed that there was some real hope that man would show improvement.

But this excuse won't do for a species that has had 1,750,000 years, or even a mere 600,000 years, to learn to adapt.

Zinjanthropos's descendants, or collateral relations are now being brainwashed, according to Bertrand Russell, into slaughtering one another en masse with their latest improvement on the Tanganyika spear.

If this is where we are after 1,760 millennia of trial and error, the outlook is pretty grim.

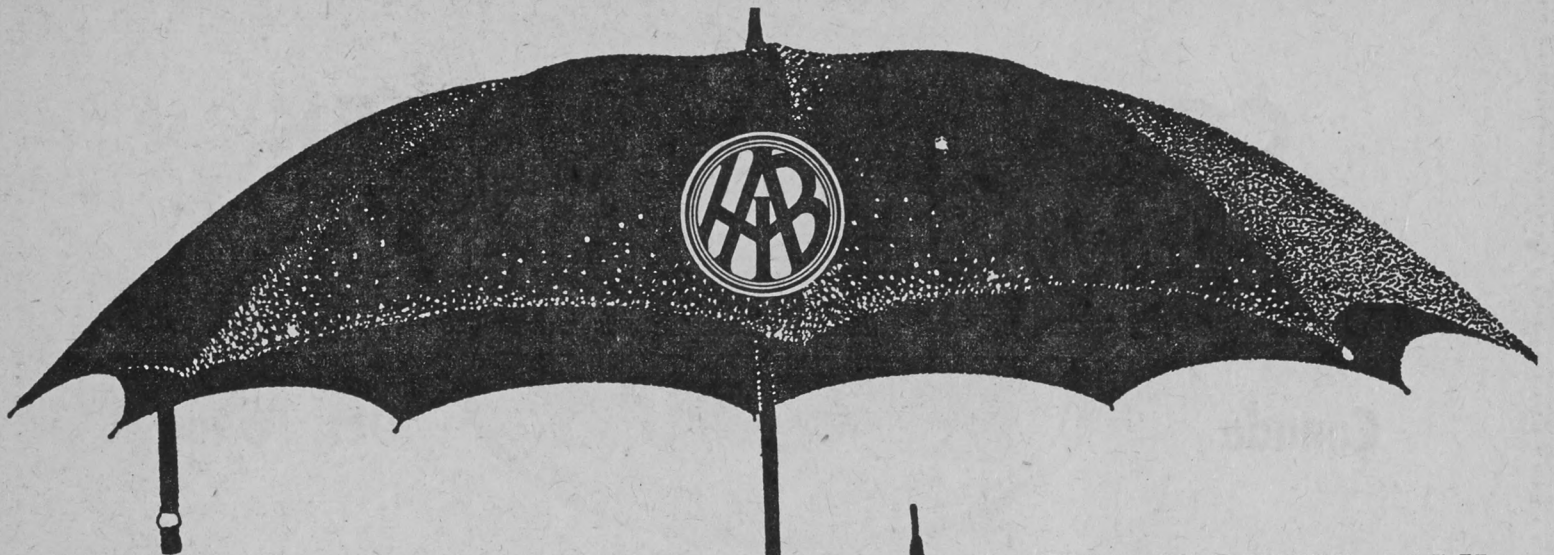
— Financial Post

esting talk and showed films. Burma is the size of Alberta with a population of 20 million people. No census is taken but future vital statistics were taken in agriculture. Rice is the main export. Natives wear light, loose clothing. Native labor is cheap. Colored films brought to us a good hour of imagination that we were in Burma, with the natives in the rice fields, the meagre homes amid the poverty and hardship the natives endured.

Supervisors from St. John's Ambulance demonstrated the process of saving lives by artificial respiration.

On behalf of the F.W.U.A. may I compliment the staff of O.S.A. for the accommodation, delectable food, the interesting program and the very able speakers. The whole week was most enjoyable. We must make this annual event more widely known so more women will attend. The cost is reasonable and by putting away a small sum occasionally you can enjoy a worthwhile holiday.





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EVERY FARMER  
IN EVERY  
TOWNSHIP ON  
EVERY CROP**

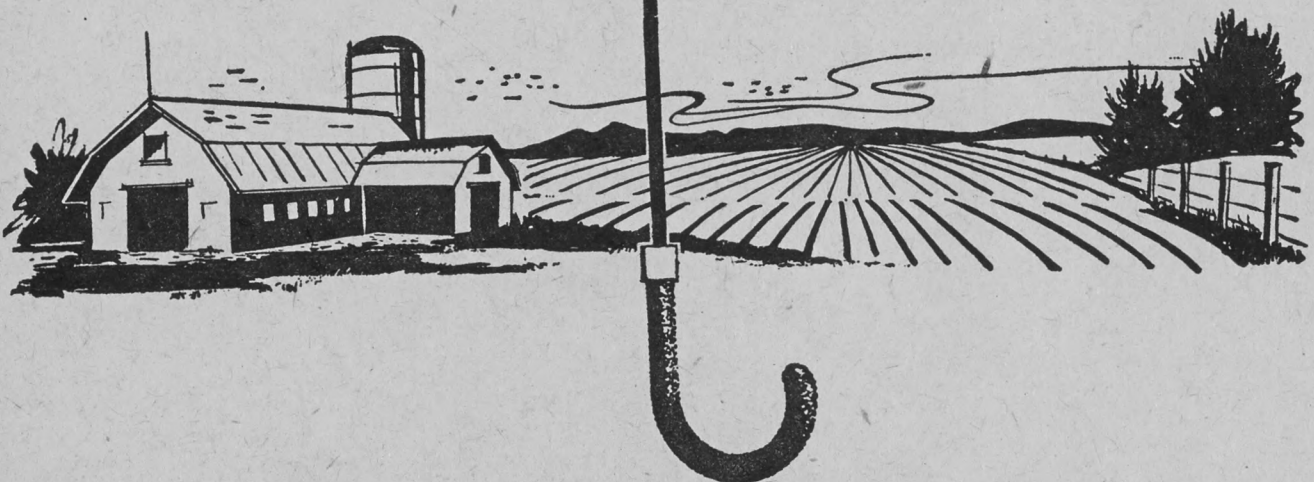


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# CO-OPERATIVE WEEK

**Across  
Canada**



**is from  
Oct. 16 to 21.**

During this period give liberally of your time and energies, redoubling your efforts to spread word of the harmonious and friendly principles of the co-operative movement, and to promote support for the activities of your own co-operative organizations.

Rivalry, prejudice and hate, engendered by man's unremitting struggle against his fellow for power and riches, have once again brought mankind to the brink of war — the ultimate phase of unrestricted competition.

"Nuclear war, like the sword of Damocles, hangs by the slimmest thread over the heads of all the people of the world." (U.S. President John Kennedy).

In this time of impending disaster men of goodwill must strive together for survival and a return to peace.

**BOOST YOUR CO-OPERATIVES.**

